

FIG. 1

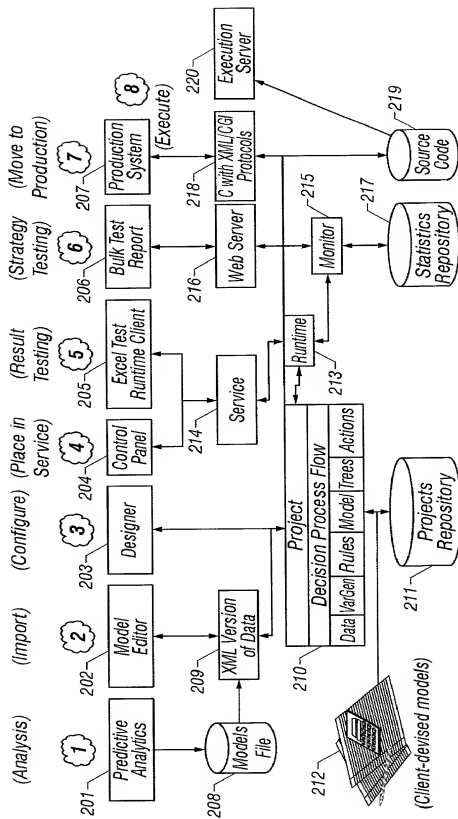


FIG. 2

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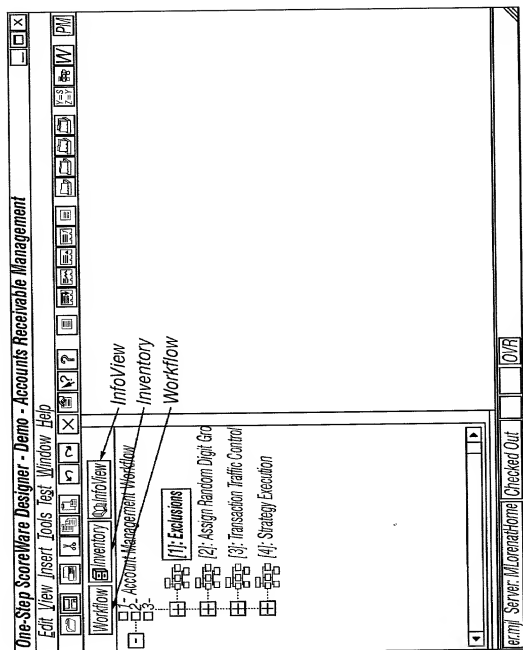


FIG. 3

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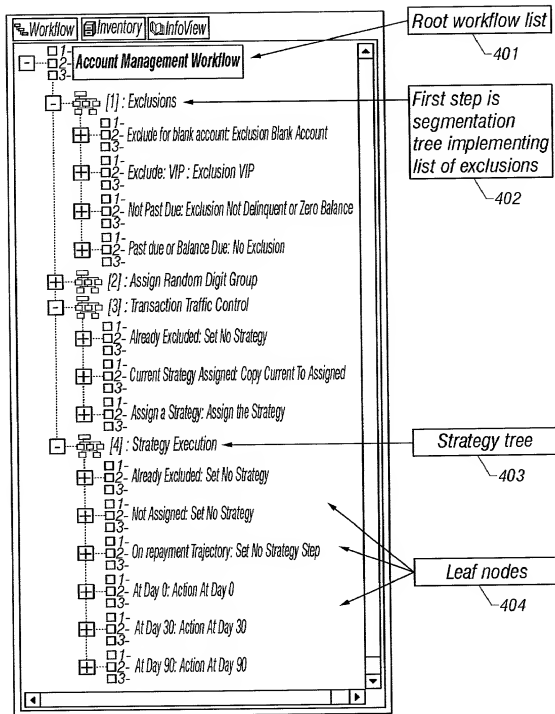


FIG. 4

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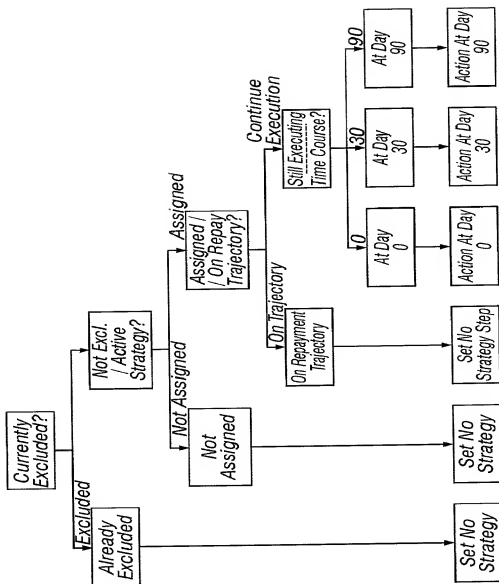


FIG. 5

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Expression Sequence Properties [?] [X]

General | Statistics | **Sequence**

Assignments: [] [X] [] []

	Local Field	Data Type	Expression to Assign
1	AssignedStrategyID	* Integer	200
2	RiskProfitQuadrant	* Integer	LowRiskHighProfit
3	Description	* String	"Send Normal, Firm, to c
4	IsChamp	* Integer	True
5	StepDay0	* Integer	NormalBill
6	StepDay30	* Integer	FirmReminderLetter
7	StepDay90	* Integer	SendToCollections

OK Cancel Apply

FIG. 6

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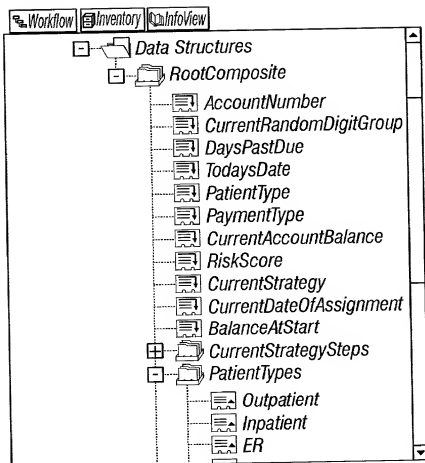


FIG. 7

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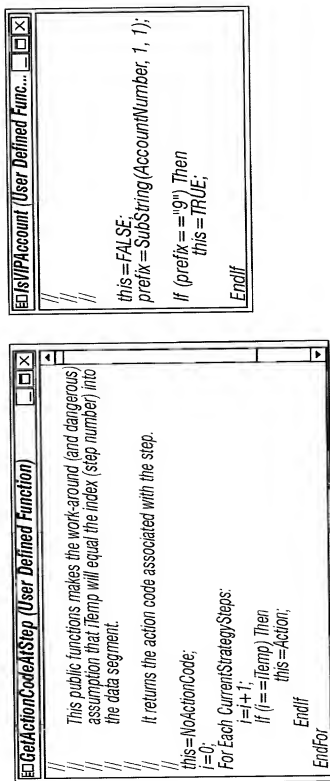


FIG. 8A

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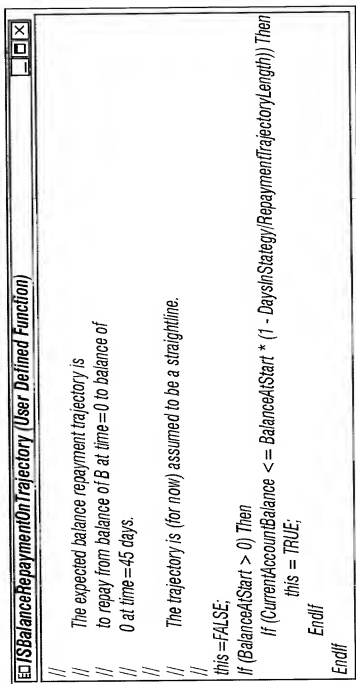


FIG. 8B

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☐ CardInstaller - Demo1.dwi
 File Edit View Format Help
 ScoreCards:

ScoreCard	Field	Range	Score	Unexp	Reason Code	Reason String
<input type="checkbox"/> 001: allgbwts - uddl	PatientType					
<input type="checkbox"/> purpose						
<input type="checkbox"/> - new auto	"n"	3			RC1	Multiple_Delinquencies
<input type="checkbox"/> - used auto	"u"	4			RC2	Multiple_DUI's
<input type="checkbox"/> - unk auto	"a"	0			RC3	Too_Young
<input type="checkbox"/> - boat/rv/cycl	"b"	10			RC1	Multiple_Delinquencies
<input type="checkbox"/> - homel/land	"h"	-9			RC2	Multiple_DUI's
<input type="checkbox"/> - misc	"m"	-1			RC3	Too_Young
<input type="checkbox"/> NO INFORMATION		0			RC1	Multiple_Delinquencies
<input type="checkbox"/> All Other	?	0	x		RC2	Multiple_DUI's
<input type="checkbox"/> resid	ExclusionReason					
<input type="checkbox"/> - owns buying	"h"	4			RC1	Multiple_Delinquencies
<input type="checkbox"/> - rents	"r"	0				
<input type="checkbox"/> - misc		6				
<input type="checkbox"/> NO INFORMATION		-5			RC1 (1)	
<input type="checkbox"/> All Other	?	-5	x		RC2 (2)	

Map to Field
 Specify reasons

FIG. 9A

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RC3 (3)									
cus_cksv									
fin_mfg									
cc_ref									
debt_rat									
tm_file									
ing_no									
sats_no									
wrst_flg									
age:2									
c002: algbwts - uddl									
c003: algbwts - uddl									
c004: algbwts - uddl									
Server: M:Lorenat DB: FI_ScoreWareDB User: mjl Project: Accounts Receivable Management									

FIG. 9B

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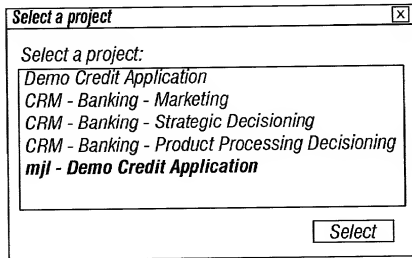
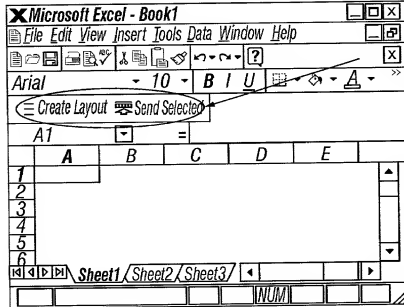


FIG. 10A

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	A	B	C	D	E	F	G	H
4		Project: mjl - Demo Credit Application						
5		Layout Created: 2/21/99						
6								
7								
8		Input Data						
9		Label	Composite Domain			Base Type		
10		BirthDate	Integer			Integer		
11		HomeOwnership	Integer			Integer		
12		MonthlyHousing	Integer			Integer		
13		YearsResiding	Integer			Integer		
14		PositionCode	Integer			Integer		
15		YearsOnJob	Integer			Integer		
16		MonthlyIncome	Integer			Integer		
17								
18		Expected Data						
19		Label	Composite Domain			Base Type		
20		RiskScore	Integer			Integer		
21		RevenueScore	Integer			Integer		
22		FirstOffer	String32			String		
23		SecondOffer	String32			String		
24		ExclusionReason	String32			String		
25		ThirdOffer	String32			String		
26		FourthOffer	String32			String		
27		FifthOffer	String32			String		
28		RandomDigit	Integer			Integer		
29								
30		Output Data						
31		Label	Composite Domain			Base Type		
32		RiskScore	Integer			Integer		
33		RevenueScore	Integer			Integer		
34		FirstOffer	String32			String		
35		SecondOffer	String32			String		
36		ExclusionReason	String32			String		
37		ThirdOffer	String32			String		
38		FourthOffer	String32			String		
39		FifthOffer	String32			String		
40		RandomDigit	Integer			Integer		
41								
42								
43								
44								

FIG. 10B

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One-Step ScoreWare Projects & Parts Browser			
File Edit View Tools Test Help			
All Projects			
Contents of Projects/Accounts Receivable Management/Workflow Lists'			
Projects	Name	Ver	Description
<input type="checkbox"/> Accounts Receivable Management	Accounts Management Workflow	0.1	This is the main workflow list of the project.
<input type="checkbox"/> ? Domains	Action At Day 0	0.1	
<input type="checkbox"/> Data Structures	Action At Day 30	0.1	
<input type="checkbox"/> Expression Sequences	Action At Day 90	0.1	
<input type="checkbox"/> Segmentation Trees	Assign Random Group	0.1	
<input type="checkbox"/> User Defined Function Modules	Assign the Strategy	0.1	
<input type="checkbox"/> Workflow Lists	Copy Current Random Digit Group	0.1	Copy the current random digit group to Assign
<input type="checkbox"/> P/CRM - Banking - Marketing	Copy Current To Assigned	0.1	Copy all of the current strategy ID and steps to
<input type="checkbox"/> P/CRM - Banking - Product Processing Decisioning	Exclusion Blank Account	0.1	
<input type="checkbox"/> P/CRM - Banking - Strategic Decisioning	Exclusion Not Delinquent or Zero B	0.1	
<input type="checkbox"/> P/Demo (for scoring) Credit Application	Exclusion VIP	0.1	
<input type="checkbox"/> P/Demo Credit Application	No Exclusion	0.1	
<input type="checkbox"/> P/Demo Credit Application (Temp)	Set No Strategy	0.1	Set not strategy
<input type="checkbox"/> P/Demo Interactive CRM - 1			

FIG. 11A

SYSTEM PROJECT REPORTS PAGE

PROJECT REPORT SELECTION

Demo Credit Application, version 0.1








Inventory 	Data Domains	Input/Output	Input Layout
	Data Structures		<u>Output Layout</u>
	Expression Sequences		
	Segmentation Trees		
	Workflow Lists	Integrity	<u>Integrity Review</u>
(1) 	User Defined Functions		
Workflow 	<u>Workflow Outline Tree</u>	Testing	<u>Bulk Testing</u>

FIG. 12

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Credit Transaction Authorization	
Transaction Data	<div> <div>5434 3432 4489 4343</div> <div>Account Number:</div> </div> <div> <div>605.00</div> <div>Amount:</div> </div> <div> <div>1044</div> <div>Merchant SIC:</div> </div> <div> <div>Purchase</div> <div>Cash</div> </div>
Account Data	<div> <div>3000</div> <div>Credit Limit:</div> </div> <div> <div>1603.22</div> <div>Current Credit Balance:</div> </div> <div> <div>1000</div> <div>Cash Limit:</div> </div> <div> <div>0</div> <div>Days Past Due:</div> </div>
Score Data	<div> <div>478</div> <div>Bureau Score:</div> </div> <div> <div>456</div> <div>Behavior Score:</div> </div>
<input type="checkbox"/> Send Request Error Authorization Results	<div> <div>Submit</div> <div>Reset</div> <div>Batch>></div> </div> <div> <div>✓ APPROVE</div> </div> <div> <div>4200.00</div> <div>Shadow Credit Limit:</div> </div> <div> <div>1000.00</div> <div>Shadow Cash Limit:</div> </div> <div> <div></div> <div>Exclusion Reason:</div> </div>

FIG. 13B

Credit Transaction Authorization	
Transaction Data	<div> <div>5434 3432 4489 4343</div> <div>Account Number:</div> </div> <div> <div>605.00</div> <div>Amount:</div> </div> <div> <div>1044</div> <div>Merchant SIC:</div> </div> <div> <div>Purchase</div> <div>Cash</div> </div>
Account Data	<div> <div>3000</div> <div>Credit Limit:</div> </div> <div> <div>1603.22</div> <div>Current Credit Balance:</div> </div> <div> <div>1000</div> <div>Cash Limit:</div> </div> <div> <div>0</div> <div>Days Past Due:</div> </div>
Score Data	<div> <div>478</div> <div>Bureau Score:</div> </div> <div> <div>456</div> <div>Behavior Score:</div> </div>
<input type="checkbox"/> Send Request Error Authorization Results	<div> <div>Submit</div> <div>Reset</div> <div>Batch>></div> </div> <div> <div></div> </div> <div> <div></div> <div>Shadow Credit Limit:</div> </div> <div> <div></div> <div>Shadow Cash Limit:</div> </div> <div> <div></div> <div>Exclusion Reason:</div> </div>

FIG. 13A

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Customer Interaction Entry Pad	
Keywords	
Triggers Selection List	
Part Type	<input type="checkbox"/> Request Credit Limit Increase <input type="checkbox"/> Request Fee Waiver <input type="checkbox"/> Request Account Closing <input type="checkbox"/> Request Other
Customer Data	
Customer ID: 0002	Risk Score: 478 Revenue Score:
Recommendations	
Recommended Actions	Recommended Products
Script	
Still need more Information.	

FIG. 14A

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Customer Interaction Entry Pad						
<div>Keywords</div> <div>Rich</div>						
<div>Triggers Selection List</div> <table border="1"> <thead> <tr> <th>Part Type</th> </tr> </thead> <tbody> <tr> <td><input checked="" type="checkbox"/> Request Credit Limit Increase</td> </tr> <tr> <td><input type="checkbox"/> Request Fee Waiver</td> </tr> <tr> <td><input type="checkbox"/> Request Account Closing</td> </tr> <tr> <td><input type="checkbox"/> Request Other</td> </tr> </tbody> </table>		Part Type	<input checked="" type="checkbox"/> Request Credit Limit Increase	<input type="checkbox"/> Request Fee Waiver	<input type="checkbox"/> Request Account Closing	<input type="checkbox"/> Request Other
Part Type						
<input checked="" type="checkbox"/> Request Credit Limit Increase						
<input type="checkbox"/> Request Fee Waiver						
<input type="checkbox"/> Request Account Closing						
<input type="checkbox"/> Request Other						
<div>Customer Data</div> <div>Customer ID: 10002</div> <div>Risk Score: 478 Revenue Score:</div>	<div>Recommendations</div> <table border="1"> <thead> <tr> <th>Recommended Actions</th> <th>Recommended Products</th> </tr> </thead> <tbody> <tr> <td>Up Sell</td> <td>Equity Investment Mutual Fund Refinancing</td> </tr> </tbody> </table> <div>Script</div> <div>Lets make a deal.</div>	Recommended Actions	Recommended Products	Up Sell	Equity Investment Mutual Fund Refinancing	
Recommended Actions	Recommended Products					
Up Sell	Equity Investment Mutual Fund Refinancing					


















FIG. 14B

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Status	Logoff	Project List	Report List	Refresh Project
Expand All	Show Nodes	Visio® Remote	Refresh Stats	

Workflow Outline Tree Report

CRM Demo, version 0.1

ID	Item
1	 Main Process
2	 (1) : Triggers
3	 Credit Limit increase: Include
5	 Fee Waiver: Include
7	 Account Closing: Include
9	 Other: Include
11	 Exclude: Exclude
14	 (2) : Segment If Included
15	 Segment: Market Segment
16	 (1) : Customer-based Market Segment
17	 Hidden Vein: Roll the Dice Production
33	 Free Nuggets: Pick em up Production
48	 Fool's Gold: Drop em
63	 Sand Flecks: Turn em On or Drop em
78	 Not Assigned: Exclude
81	 Excluded: Exclude
84	 (3) : Marketing Channel Selection

↑
TOP

FIG. 15

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Workflow Outline Tree Report

Demo-Accounts Receivable Management, version 0.1

ID	Item
1	Account Management Workflow
2	(1) : Exclusions
11	(2) : Assign Random Digit Group
16	(3) : Transaction Traffic Control
17	Already Excluded: Set No Strategy
19	Current Strategy Assigned: Copy Current To Assigned
21	Assign a Strategy: Assign the Strategy
22	(1) : Strategy Assignment
23	Excluded: Set No Strategy
25	Low \$: Set Strategy 100
27	High \$: Set Strategy 200
29	Low \$: Set Strategy 300
31	Champion 90%: Set Strategy 400
33	1st Challenger 5%: Set Strategy 401
35	2nd Challenger 5%: Set Strategy 402
37	Medicare: Set No Strategy
39	Commercial: Set No Strategy
41	Other: Set No Strategy
43	Outpatient: Set No Strategy
45	ER: Set No Strategy
47	Other: Set No Strategy
49	(4) : Strategy Execution
50	Already Excluded: Set No Strategy
52	Not Assigned: Set No Strategy
54	On Repayment Trajectory: Set No Strategy Step
56	At Day 0: Action At Day 0
58	At Day 30: Action At Day 30
60	At Day 90: Action At Day 90

FIG. 16

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Status	Logoff	Project List	Report List	Refresh Project
Expand All	Show Nodes	Visio® Remote	Refresh Stats	

Workflow Outline Tree Report

LifetimeValueScore Initial, version 0.1

ID	Item
1	Root Result List
2	$\sum_{i=1}^n$ (1) : Generate Characteristics
3	$\sum_{i=1}^n$ (2) : ScoreSegmentation
4	0 : ExcludeBadAge
6	Less < 21 : ExcludeTooYoung
8	>= 21 : DoScore

TOP
FIG. 17

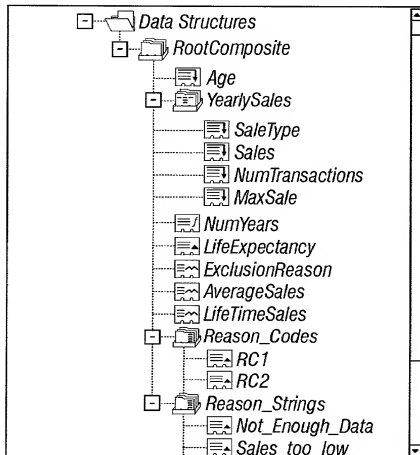


FIG. 18

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